IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor:

Christopher WARNOCK

Application Number:

09/498,944

Filing Date:

February 4, 2000

Group Art Unit:

3621

Confirmation Number:

9493

Examiner Nam:

Le, Nancy Loan T

Title of Invention:

Method and apparatus for improved information transactions

Attorney Docket Number: EBRY0001

July 13, 2011

Mail Stop: AMENDMENT Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT

Examiner Le:

This is in response to the Office Action mailed March 22, 2011 for the aboveidentified patent application. A Listing of Claims begins on Page 2. Remarks begin on Page 14.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due or credit any overpayments to the Glenn Patent Group Deposit Account No. 07-1445, (Order No. EBRY0001).